

- 1 A. “Agent” has the meaning given to the term in G.S. 58-33-10(1).
2 B. “Board” means the Board of Directors of the North Carolina Health Benefit Exchange.
3 C. “Broker” has the meaning given to the term in G.S. 58-33-10(3)
4 D. “Commissioner” means the Commissioner of Insurance of North Carolina or the
5 Commissioner’s authorized designee.
6 E. “Educated health care consumer” means an individual who is knowledgeable about the
7 health care system, and has information, background or experience in making informed
8 decisions regarding health, medical and scientific matters.
9 F. “Essential community provider” means a provider that serves predominantly low-income,
10 medically underserved individuals, such as health care providers defined in section
11 340B(a)(4) of the Public Health Service Act and providers described in section
12 1927(c)(1)(D)(i)(IV) of the Social Security Act as set forth by section 221 of Public Law
13 111-8.
14 G. “Essential health benefits” has the meaning given to the term in section 1302(b) of the
15 Federal Act.
16 H. “Exchange” means the North Carolina Health Benefit Exchange established pursuant to
17 section 4 of this Act and includes both the individual and the SHOP Exchanges, unless
18 otherwise specified.
19 I. “Executive Director” means the individual selected by a majority vote of the Board
20 members and hired to serve as the Executive Director of the Exchange.
21 J. “Federal Act” means the federal Patient Protection and Affordable Care Act (Public Law
22 111-148), as amended by the federal Health Care and Education Reconciliation Act of
23 2010 (Public Law 111-152), and any amendments thereto, or regulations or guidance
24 issued under, those Acts.
25 K. “Grandfathered health plan coverage” or “grandfathered health plan” has the meaning
26 given the term in 45 CFR part 147.140(a).
27 L. “Health benefit plan” has the meaning given to the term in G.S. 58-3-167(a)(1).
28 M. “Health care provider” has the meaning given to the term in G.S. 58-50-270(3)(a).
29 N. “Individual Exchange” means the Exchange through which qualified individuals may
30 purchase coverage established under Section 6 of this Act.
31 O. “Individual market” has the same meaning given the term in G.S. 58-68-25(a)(9).
32 P. “Insurer” has the meaning given to the term in G.S. 58-3-167(a)(2), and, for the purposes
33 of this Act, includes qualified nonprofit health insurance issuers (CO-OP Insurers) as
34 provided in section 1322 of the Federal Act, and multi-state qualified health plans as
35 provided in section 1334 of the Federal Act.
36 Q. “Navigator” means an individual who provides fair, accurate, and impartial information
37 about qualified health plans to individuals and employers, and who has been trained and
38 certified by the North Carolina Department of Insurance Consumer Assistance Program
39 in accordance with the standards set forth by the Secretary, as provided in section 1311(i)
40 of the Federal Act and subsection 6F of this Act.
41 R. “Plan of Operation” means the articles, bylaws, and operating rules and procedures
42 adopted by the Board in accordance with Section 4 of this Act.
43 S. “Principal place of business” means the location in the State where an employer has its
44 headquarters, or significant place of business and where the persons with direction and
45 control authority over the business are employed.